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PLAN. PREPARE. PROTECT.

A SPECIAL SUPPLEMENT TO THE RECORDER • JUNE 5, 2025

HURRICANE SURVIVAL GUIDE

HURRICANE CHECKLISTS

Have a plan before disaster strikes

A disaster can strike quickly and without warning. You can be forced to evacuate your neighborhood or be confined to your home. The best solution is to have a plan in place before disaster strikes.

THINGS TO CONSIDER

• What is your home's vulnerability to storm surge, flooding and wind?

• What is your evacuation zone and evacuation route? Find your zone at sjcfl.us/ evacuation-information.

• If asked to evacuate, where will you go? Find shelter Information at sjcfl.us/evacuationinformation/hurricaneevacuation-shelters.

• Do you have a family member with special medical needs? Find special needs shelters at sjcfl.us/evacuationinformation/hurricaneevacuation-shelters.

• Do you have pets? Does your plan include them? See the pet checklist at sjcfl.us/hurricanepreparedness/#pets.

AT HOME

- 3-day supply of water
- 3-day supply of
- nonperishable foodsmedications,specialized supplies
- diabetic's insulin, small cooler for insulin
- toiletries
- flashlight and batteries
- pillows and blankets
- sleeping bag or egg-
- crate mattress
- cot or lawn chair

- important papers
- and identification

 extra clothing
- extra ciotning
 books, magazines,
- DOOKS, magazine
- cards, etc. • caregiver if you have
- special needs

Also, at home or before you go to a shelter:

- fill tub at home with water for sanitation
- porta-pot at home
- for well-water users
- fire extinguisher

ON THE ROAD Prepare ahead for the trip. Here are some things to bring.

- cash and credit cards
- important
- documents
- road maps
- jumper cables
- tire repair kit
- flashlight and
- batteries
- battery-operated
- radio
- fire extinguisher
- blankets and
- sleeping bags
- pillows
- toiletries
- medications
- first-aid kit
- extra baby supplies
- nonperishable foods
- drinking water
- games and books

GOING TO A SHELTER

- nonperishable foods
- drinking water
- first-aid kit
- medications
- cash and credit cards
- flashlight and
- batteriesbattery operated
- radio
- manual can opener
 extra baby supplies
- games and books
- games and bophone
- priorie

- Adapted from sicfl.us/departments/emergency-mamt

With the 2025 Atlantic hurricane season officially beginning on June 1, local families need to know what to do and where to go should the threat of a hurricane (or any disaster) become real. The Ponte Vedra Recorder has pulled together a collection of resources to help readers prepare.

KEEP INFORMED

It's important to keep informed when a hurricane or tropical storm threatens. Here are some resources.

Alert St. Johns

The Alert St. Johns emergency alerting system enables the county to quickly communicate with the public and provide critical and time-sensitive information for emergencies such as hurricanes, wildfires, evacuations, water advisories, missing persons and civil emergencies. By registering for Alert St. Johns, you can receive alerts via cell phone by voice or text, email addresses, home phone, business phone and more. To sign up, go to sjcfl.us/departments/ emergency-mgmt and click on the Alert St. Johns link.

NOAA Weather Radio

The NOAA Weather Radio is the National Weather Service's direct link to the public. The Specific Area Message Encoder (SAME) allows weather radios to be programmed to warn only for specific locations. The SAME for St. Johns County is 12109. Frequencies for weather radios are as follows:

162.425 MHz if you are located south of International Golf Parkway
162.550 MHz if you are

located north of International Golf Parkway

Wireless Emergency Alerts

WEA are emergency messages sent by authorized government alerting authorities through your mobile carrier. The alert system requires no need to download an app or subscribe to a service. The WEA message will usually provide the category and time, the agency issuing the alert and what action you should take.

Nixle Text Alert Service

St. Johns County Emergency Management is using Nixle Alerts to provide another way for the public to stay updated with relevant information from the St. Johns County Emergency Operations Center. Nixle Text Alerts are not emergency weather alerts. Anyone can text StJohnsEOC to 888777 to opt-in to receive notifications through SMS text messages. Nixle does not charge for this service, but carrier message and data rates may apply.

Other sources of information • Television Stations: Local or national news stations monitor and broadcast weather alerts.

• AM/FM Radio: Radio stations are required to air Emergency Alert System messages.

• Smartphone Applications: Numerous free and paid smartphone applications have been created to notify the public of severe weather. Some of these applications use GPS tracking on your phone and will notify you of severe weather warnings based upon your location.

— Adapted from sjcfl.us/departments/emergency-mgmt

HURRICANE EVACUATION SHELTERS

St. Johns County public schools that meet current hurricane shelter standards serve as evacuation shelters during hurricanes. If possible, stay with friends or family or at a hotel outside the evacuated areas, as shelters are meant to be a last resort.

Note that the school closest to your home may not necessarily be an evacuation shelter. Keep updated on shelter availability during evacuation orders by checking the county's website, social media, local radio or television stations, or by contacting the Department of Emergency Management at 904-824-5550.

Patriot Oaks Academy

475 Longleaf Pine Pkwy., St. Johns

Pedro Menendez High School

11200 St. Johns Pkwy., St. Augustine

South Woods Elementary School

555 Pine Tree Lane, St. Augustine

Freedom Crossing Academy

1365 Shetland Drive, St. Johns

• Pacetti Bay Middle School

245 Meadowlark Lane, St. Augustine

— Adapted from sjcfl.us/departments/emergency-mgmt

Timberlin Creek Elementary School

600 S.R. 206 W., St. Augustine

Tocoi Creek High School

Pet-Friendly Shelters

4750 S.R. 206 West Elkton

Special Needs Shelters

General Shelters

- Bartram Trail High School
- 7399 Longleaf Pine Pkwy., St. Johns
- Beachside High School

200 Great Barracuda Way, St. Johns

• Durbin Creek Elementary School

Hickory Creek Elementary School

4100 Race Track Road, St. Johns

235 Hickory Creek Trail, St. Johns

Mill Creek Elementary School

Osceola Elementary School

• Otis Mason Elementary School 207 Mason Manatee Way, St. Augustine

- Creekside High School
- 100 Knights Lane, St. Johns
- Cunningham Creek Elementary School 1205 Roberts Road, St. Johns

3750 International Golf Pkwy., St. Augustine

1605 Osceola Elementary Road, St. Augustine

NNIVERSARY

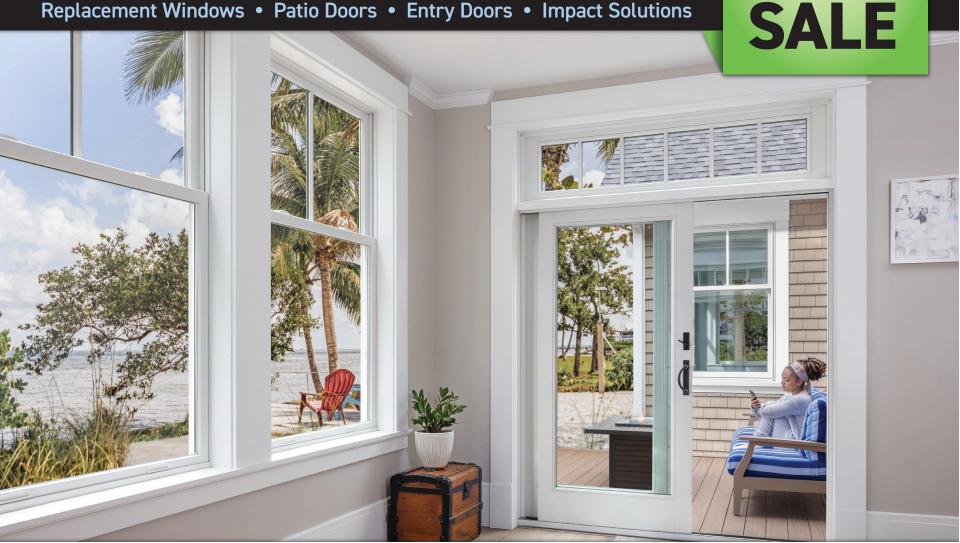
YEAR







Replacement Windows • Patio Doors • Entry Doors • Impact Solutions

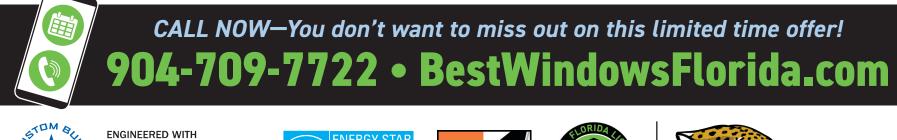


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*ENDS 7/15/2025. Not valid with other offers or prior purchases. Minimum purchase of four (4) windows or patio doors required to qualify for this offer. Offer valid only if requested at your initial appointment prior to receiving your project quote. Financing options available to qualified buyers on approved credit. Florida Licensed & Insured #CGC1527613. **Using U.S. and imported parts. [†]Renewal by Andersen windows are tested in accordance with test standard ASTM F588 at a performance grade forty (40).

GUEST COLUMN Important concerns for homeowners as hurricane season begins



By Wayne Terry

Hurricane season started June 1, 2025, and ends on Nov. 30, 2025. The NOAA outlook predicts a likelihood of 13-19 named storms; six to 10 of those are likely to become hurricanes, and three to five of those are expected to be major hurricanes. Luckily, this is less than last year; however, it is a prediction.

By this time, we are all **Wayne Terry** know to get prepared by getting plenty of water, food, gas, etc. However, what if your home or business is damaged?

If you own a home, you most likely have a regular homeowner's insurance policy. If a pipe breaks in your home, you are most likely covered for all but your deductable. However, if you have rising water due to a storm, your insurance policy, most likely, will not cover this.

When I think of Jacksonville I don't think "if" it's going to happen, I think "when" it's going to happen. I highly recommend purchasing a flood policy for your home whether or not the city says you are in a "flood zone."

As the owner of PuroClean Emergency Services, with most of the storm floods I come across, the building owner says "This has never happened to me before." Or: "This has never happened in this neighborhood before." It is important to know that if you have a flood policy it still might not cover all the costs associated with a flood; however, it will cover a good portion. This is something you should talk to your insurance agent about. Flood insurance is very inexpensive, and I would call this a great safety measure.

If your home or business is flooded from a storm, I would not recommend trying to take care of the damage yourself. Call a professional restoration company such as PuroClean Emergency Services.

Restoration companies deal with insurance companies all the time and know the proper ways to make sure your insurance company is taking good care of you. Do not take a fast payout offer as they are usually lower than what it

would cost to restore a property properly.

Although water losses are assigned a category of 1, 2, 3 and sometimes 4 (Not to be mixed up with the category of a hurricane), water coming in from the outside is always at least a 3 if not 4. This is because the water coming in from outside could have pesticides, animal urine, automobile oils and gases and other unknown ingredients. Anything this water touches should be discarded with the exception of structural items, which should be disinfected and dried out as soon as possible.

The last thing to know is that if FEMA is involved and your flood has been sitting there long enough to cause mold, FEMA will not cover mold-related activities. It is important to discuss this with your restoration company at the time of inspection so if there are any additional charges you know what they are.

Wayne Terry is the owner of PuroClean Emergency Services in Jacksonville. For more information about his restoration company go to www.PuroCleanES.com, email wterry@puroclean.com or call 904-573-3566.

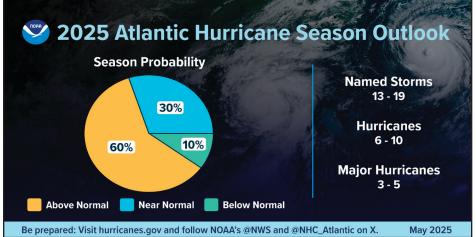


Image credit NOAA NWS



Image of Hurricane Milton from NOAA's GOES-16 satellite on Oct. 8, 2024.

NOAA predicts above-normal hurricane season

National Weather Service forecasters are predicting above-normal hurricane activity in the Atlantic basin this year.

NOAA's outlook for the 2025 Atlantic hurricane season predicts a 30% chance of a near-normal season, a 60% chance of an above-normal season and a 10% chance of a below-normal season.

The agency is forecasting between 13 and 19 named storms. Of those, six to 10 are forecast to become hurricanes, three to five of which are predicted to be major hurricanes (at least category 3).

Several factors contribute to this outlook, including continued ENSO-neutral conditions, warmer-than-average ocean temperatures, forecasts for weak wind shear and the potential for higher activity from the West African monsoon, a primary starting point for Atlantic hurricanes.

NOAA is improving its forecast communications, decision support and storm recovery efforts this season. These include: • NOAA's model, the Hurricane Analysis and Forecast System, will be

upgraded, which is expected to result in a 5% improvement of tracking and intensity forecasts.

 NOAA's National Hurricane Center (NHC) and Central Pacific Hurricane Center will be able to issue tropical cyclone advisories up to 72 hours before the arrival of storm surge or tropical-storm-force winds on land.

• NOAA's Climate Prediction Center's Global Tropical Hazards Outlook, which provides advance notice of potential tropical cyclone risks, has been extended from two to three weeks.

Enhanced communication products

• NHC will offer Spanish-language text products to include the tropical weather outlook, public advisories, the tropical

cyclone discussion, the tropical cyclone update and key messages.

• NHC will again issue an experimental version of the forecast cone graphic that includes a depiction of inland tropical storm and hurricane watches and warnings in effect for the continental United States. The graphic will also highlight areas where a hurricane watch and tropical storm warning are both in effect.

• NHC will provide a rip current risk map when a tropical system is present. The map uses data provided by local National Weather Service forecast offices. Swells from distant hurricanes cause dangerous surf and rip current conditions along the coastline.

Innovative tools

 NOAA National Environmental Satellite, Data and Information Services (NESDIS), in collaboration with NOAA's

Office of Marine and Aviation Operations and NOAA Research, is deploying a new, experimental radar system called ROARS on NOAA's P-3 hurricane hunter research aircraft. The system will scan beneath the plane to collect data on the ocean waves and the wind structure of the hurricane.

 NOAA Weather Prediction Center's experimental Probabilistic Precipitation Portal provides user-friendly access to see the forecast for rain and flash flooding up to three days in advance. In 2024, Hurricane Helene brought more than 30 inches of inland rainfall that was devastating and deadly to communities in North Carolina.

NOAA's outlook is for overall seasonal activity and is not a landfall forecast. NOAA's Climate Prediction Center will update the outlook in August prior to the historical peak of the season.

Prepare yards, trees before storms arrive

Given the damaging impacts of hurricanes Debby, Helene and Milton last year, you may want to prepare your landscape and trees for the 2025 Atlantic hurricane season — and the sooner the better.

"Best management practices include supporting soil health through appropriate fertilization, monitoring landscapes and trees for pests and disease, managing tree roots for health and structure etc.," said Alyssa Vinson, urban forestry agent for UF/ IFAS Extension Hillsborough County. "All management that leads to a healthier plant leads to a landscape that's more resilient to disturbance. That doesn't mean that a oncein-a-lifetime storm isn't going to knock down a perfectly healthy tree, just that in normal circumstances a healthy tree is going to fare better."

Home and business owners can take steps to make sure the trees can withstand tropical storm- and hurricane-force winds and rain, Vinson said. They include:

Young trees need structural pruning more frequently until they are mature, when they may need little to no pruning.
Look for dying, dead or broken

branches.

• Keep an eye on trunks, especially for strange bulges, breaks, wounds or bark shedding.

• Check the ground around each tree and watch for areas of gradual sinking or rising in the soil — or mushrooms growing from the base of the tree, which can indicate a fungal infection. They are the fruiting body of an existing fungus.

• Contact a certified arborist for an evaluation far in advance of hurricane season.

"Well-established and mature trees are often very resilient," Vinson said. "If you monitor them for concerns and have them structurally pruned by a certified arborist, you will maximize their ability to withstand storms."

In addition to pruning your trees, property owners should trim their landscapes,

Contributed photos



Pruning can help protect trees.



A large tree that has fallen

said Lynn Barber, the Florida-Friendly Landscaping (FFL) agent with UF/IFAS Extension Hillsborough County. Use pruners, not hedge shears, to cut shrubs back. Cutting back one-third of the plant will improve the aesthetics and health of the plant, Barber said.

FFL Director Claire Lewis also offered a few suggestions for getting your outdoor space ready for hurricanes:

- Bring in bird feeders and furniture.
- Clear gutters of debris.
- Secure plants and yard items.
- Turn off irrigation systems.

• Secure rain barrels to avoid excess water.

"A little prep now can save big headaches later," Lewis said.



2025 Atlantic Tropical Cyclone Names

Andrea	
Barry	
Chantal	
Dexter	
Erin	
Fernand	
Gabrielle	

Humberto Imelda Jerry Karen Lorenzo Melissa Nestor Olga Pablo Rebekah Sebastien Tanya Van Wendy

Be prepared: Visit hurricanes.gov and follow NOAA's @NWS and @NHC_Atlantic on X. May 2025
Image credit: NOAA NWS



Jonathan A Gibbs, Agent 340 Town Plaza Avenue, Suite 250 Ponte Vedra, FL 32081 Bus: 904-834-7312 weinsurepontevedra.com When a disaster strikes, my team and I will be there. Backed by one of the industry's largest catastrophe response teams, we'll be ready to help when you need us.

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EVACUATION ROUTES

If called upon to evacuate during a hurricane, the route you take will depend upon where in the county you are. To find the zone in which you live, go to https:// www.sjcfl.us/evacuation-information.

Consult the evacuation routes map. Make sure you understand your route and commit it to memory to avoid confusion at the time of an evacuation.

If you live in — or are otherwise located in — the areas below, here is where you should evacuate to:

City of St. Augustine (on the mainland): North on U.S. 1, turn west onto S.R. 16 or proceed south-west on S.R. 207 or south on U.S. 1, proceed to I-95 or points west.

City of St. Augustine (Davis Shores, Anastasia Island South to St. Augustine Alligator Farm): S.R. A1A, proceed west across Bridge of Lions, to U.S. 1 North or U.S. 1 South and/or to S.R. 16, or S.R. 207 to I-95 or points west.

City of St. Augustine and Anastasia Island north of the St. Augustine Amphitheater: Proceed north on S.R. A1A across the Bridge of Lions, then west.

City of St. Augustine and Anastasia Island south of the St. Augustine Amphitheater: Proceed south on S.R. A1A, turn west on S.R. 312, proceed across the S.R. 312 bridge to S.R. 207, proceed to I-95 or points west.

City of St. Augustine Beach: North to S.R. 312, proceed across the S.R. 312 bridge to S.R. 207, proceed to I-95 or points west.

From the intersection of Ocean Trace Road and A1A to Crescent Beach: South on S.R. A1A to Crescent Beach, turn west on S.R. 206, proceed across Crescent Beach Bridge to U.S. 1, proceed to I-95 or points west.

Crescent Beach to Flagler County line: North on S.R. A1A to Crescent Beach, turn west on S.R. 206, proceed across Crescent Beach Bridge to U.S. 1, proceed to I-95 or points west.

Palm Valley/Nocatee area: Proceed south-west to C.R. 210, proceed to I-95 or points west.

Ponte Vedra Beach/Sawgrass: North on S.R. A1A, turn west onto Butler Boulevard, proceed to I-95 or points west.

On coast halfway between Micklers Landing and South Ponte Vedra Beach: North of Guana Dam, go north to S.R. A1A, proceed west across Palm Valley Bridge on C.R. 210. South of Guana Dam, go south on S.R. A1A, proceed west across Vilano Bridge. Continue west on S.R. 16 to I-95 or points west.

ST. JOHNS RIVER

S.R. 13 north of C.R. 210: Proceed east along C.R. 210 or Greenbriar Road to I-95; or north along S.R. 13 into Duval County; or east on Racetrack Road to areas outside the evacuation zone.

S.R. 13 north of C.R. 214: Proceed east along C.R. 208 or S.R. 16 to I-95; or west along S.R. 16 across the Shands



Bridge; or east on C.R. 214 to areas outside the evacuation zone.

C.R. 13 south of C.R. 214: Proceed east along S.R. 207 or S.R. 206 to I-95; or west along S.R. 207 into Putnam County; or east on C.R. 214 to areas outside the evacuation zone.

Transportation Assistance

St. Johns County will assist residents

who need transportation to a shelter anytime an evacuation is ordered. There are three levels of evacuation assistance available:

1. Requires transportation only to a general population or pet-friendly shelter 2. Those with a special medical need

who require transportation assistance to a special medical needs shelter

3. Those with a special medical need

that require a special medical needs shelter. Does not require transportation assistance.

Go to https://www.sjcfl.us/evacuationinformation/evacuation-assistance for further information.

> Adapted from sjcfl.us/departments/ emergency-mgmt

Post-storm clean-up tips to prevent dangers, damage

Floridians have started their annual storm season preparations by stocking up on needed supplies and securing their homes against potential storms. Experts encourage residents to also consider the potential damage and aftermath, as hidden dangers lie below.

Cleaning up and digging around fallen trees, broken fences and other debris may seem harmless, but if done incorrectly, it can lead to hitting underground utility lines. This can result in service interruptions, costly repairs, injuries or even worse. Digging without knowing what's below is a disaster waiting to happen after the storm. That's why it is the law in Florida to contact Sunshine 811 (sunshine811.com) before you dig.

Sunshine 811 is a free public service that alerts member utility companies to your dig so that they can mark underground facilities on your property. Simply go to DigSafeFlorida.com or call 811 two full business days before you start digging. If you hire a contractor to help you, make sure they contact 811, too. If the worst happens and you hit a utility line, do not touch it, attempt to fix it or cover it up. Contact the utility company immediately to avoid further danger.

"When a storm leaves a trail of broken fences, toppled trees and power outages in its wake, and recovery and clean up



dangers:

ers.

Contributed photo

storm clean up and restoration tips to

prevent further outages, injuries and

• Avoid cutting above-ground lines

running through trees or on the ground.

around or over utility structures such as

boxes, meters, pedestals and transform-

• Before cutting away tree debris,

roots. If you see a line, do not touch it.

check for buried lines tangled in the

• Do not place debris in front of,

These could still be live.

using a stump grinder to clear out fallen trees · Get utility lines marked before re-

• Make sure you contact 811 before

placing your fallen or damaged fence. By following these guidelines and

contacting Sunshine 811 before you dig, you can protect yourself, your family and community from unnecessary harm.

About Sunshine 811

Sunshine 811 is the state's go-to resource for education and training on safe digging processes. It's also the organization the law requires you to call before starting any digging project. Sunshine 811 maintains a toll-free number and a 24/7 online system to notify its member utility companies of pending excavation projects so buried utility lines can be located and marked to protect the underground infrastructure.

It's estimated that a utility line is damaged 85 times every day in Florida. Sunshine 811's efforts are all about ensuring public safety and preventing underground utility damage. With Florida's continued ranking as one of the top states in the country for construction activity and related jobs, safe digging in Florida and Sunshine 811's role has never been more important.

Storm Cleanup and Restoration Tips Sunshine 811 offers the following **"Professional Quality** at the Best Price" Voted Best **Roofing Company** at the Beach!

Downed trees

isn't made worse."

take center stage with little thought of

anything else, we must remember that

safety is a shared responsibility," said

Wendy Schaefer, education and aware-

their neighbors from injury and utility

ness manager for Sunshine 811. "Calling

811 helps protect the people who dig, and

outages. It's a simple phone call or online

request to make sure a difficult situation

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FPL offers hurricane preparedness checklist

It's important to be proactive in planning for the six-month-long hurricane season. Florida Power & Light Company (FPL) urges Floridians to be prepared for this storm season and to be aware of potential safety hazards at all times.

Below is a checklist of important details to consider before, during and after a storm. For more tips, go to FPL.com/ storm.

Create an emergency plan with your family

• Determine if your home or business is in a flood and/or evacuation zone and review evacuation routes.

• Determine your backup power source or make arrangements to relocate if a storm warning is issued.

• The state Division of Emergency Management recommends keeping gas tanks at least half full during hurricane season. For electric vehicles, make sure to maintain a 50% to 80% charge at all times.

• Contact your local emergency management office if you or anyone you know has special needs, in case of evacuations. Apply for FPL's Medically Essential Service if someone in your home is dependent on electric-powered, life-sustaining medical equipment.

Build an emergency kit

• Check radio, flashlights and batteries that can support you in case you experience a power outage during a storm.



• Have a phone charger, power banks and a car charger available.

• Gather supplies such as non-perishable food, disposable dinnerware and utensils, medications and prescriptions, personal hygiene supplies, baby supplies, pet food, trash bags, toilet paper and soaps and detergents.

• Collect important documents and put them in a waterproof container — including insurance policies, health cards, birth certificates, Social Security cards, a list of important phone numbers and medications and a copy of your FPL bill.

Prepare your home

• Store outside objects inside, fasten doors and windows, cover valuables and furniture with plastic and move away from windows. • Turn off and unplug any unnecessary electrical equipment, including pool equipment.

• If your roof or windows leak, water in your walls and ceiling may come into contact with electrical wiring. Immediately turn off your circuit breakers, disconnect all electrical appliances that are still plugged in and turn off all wall switches. Never stand in water while operating switches or unplugging any electrical device.

• Set your refrigerator and freezer to their coldest settings ahead of time to keep food fresh longer in the event of a power outage.

• Do not attempt to trim any vegetation growing on or near any overhead power lines. Only hire specially trained lineclearing professionals to trim trees and other vegetation near power lines. Go to FPL.com/trees for more information on FPL's tree trimming policies.

• Look up and note the location of power lines before you begin working on a ladder. Be sure that ladders or scaffolds are far enough away so that you, and the ends of the tools you're using, don't come within 10 feet of main or neighborhood power lines.

Stay safe and informed

• If you use a portable generator, read and follow all the manufacturer's instructions. Be sure to set it up outside — not in your home or garage — and connect appliances directly to it. Do not wire your generator directly to your breaker or fuse box, because the power you generate may flow back into power lines and cause injuries.

• Bookmark FPL.com, download the FPL Mobile App and save 1-800-4-OUT-AGE (1-800-468-8243) to your cell phone to report and check the status of your restoration.

• Stay far away from and do not touch any downed power lines or flooded and debris-laden areas that may be hiding downed power lines. Call 911 and 1-800-4-OUTAGE (1-800-468-8243) if you see downed power lines or damaged electrical equipment.

• Follow local news and @insideFPL for updates on storm conditions and heed warnings.

BoatUS offers storm prep guidance for boaters

Recreational boaters whose vessels have been impacted by a hurricane and came out relatively unscathed know it all starts with a plan.

With the 2025 Atlantic hurricane season

underway, Boat Owners Association of The United States (BoatUS) is offering free hurricane boat preparation information at BoatUS.com/Hurricanes.

Online help is available to every boat



Get surprisingly great Home & Auto rates.

Here's the deal, our Home and Auto rates are already great. But when you combine with State Farm®, you can save even more. Call me to discover your surprisingly great rates on Home and Auto today.

Like a good neighbor, State Farm is there.®

Individual premiums will vary by customer. All applicants subject to State Farm underwriting requirements.



owner (no BoatUS membership required), whether their vessel will have to weather the storm in the slip, stored ashore, on a boat lift, in canals, at marinas, boat clubs or hurricane holes.

The storm-planning help includes downloadable guides, videos and in-depth articles from BoatUS, the nation's largest boating advocacy, services and safety group with more than 725,000 members and with more than 40 years of experience in hurricane preparedness for recreational vessels and post-storm recovery.

The simplest way to begin a customized boat hurricane damage avoidance plan is to download the one-page Hurricane Planning worksheet, which will help you determine a boat's storage and protection options and needs, including any special equipment such as chafe protection, shackles or extra line.

Also offered is the "BoatUS Magazine Hurricane Preparations Guide," which offers proven tips and techniques, and the "Guide for Preparing Boats and Marinas for Hurricanes," a helpful resource for marina and boat club staff, community resiliency managers and local government organizations that focus on protecting boating facilities. A video playlist includes nine hurricane preparation videos on a range of topics, making it easy to understand the steps to take, such as how to tie up your boat, how to set fenders, and what to do after a hurricane has come through.

If a named storm approaches, BoatUS. com/Hurricanes offers helpful up-to-theminute storm tracking tools with live satellite images.

For more information, go to BoatUS. com/Hurricanes.



Edie Williams, Agent 330 SR-A1A N Ponte Vedra Beach Bus: 904-425-4054 Se habla Español

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GUEST COLUMN Prepare, don't panic: Hurricane season tips from SERVPRO Team TMC

By Lauren Braddock

Florida Sales Director and Partner, SERVPRO Team TMC



Hurricane season is upon us. Are you ready? Preparing your home keeps your family safe and limits the potential damage your property sustains. Here, we'll discuss

Lauren Braddock

hurricane preparedness and offer some tips for getting ready for a big storm.

Make plans.

Make an evacuation plan with multiple destinations and an emergency pack list. Keep emergency contacts in physical and digital formats. Make sure your family is familiar with the plan, and consider running evacuation drills. Next, stock up with seven days' worth of non-perishable food and bottled water, tools, flashlights, a radio, and extra batteries, clothes, bedding, plasticware, a waterproof container with important documents, games and comfort items, and first aid supplies, including prescriptions and personal hygiene items.

Take stock of your possessions.

Inventory your home before a hurricane hits, so you'll be ready if you need to file an insurance claim or apply for disaster aid. Review your insurance policy before a named storm occurs, so that you can make any necessary coverage adjustments.

Secure your home's exterior.

Hurricane winds can send debris flying. Secure windows, sliding glass doors and entryways with plywood or hurricane shutters to prevent breakage and interior damage. Keep wind and water out by sealing exterior vents with marine-grade plywood, installing covers on outdoor electrical outlets, putting bibs on garden spigots and caulking around cables and pipes that penetrate the exterior wall of the house. Consider installing roof straps as well as reinforcing your garage door.

Move anything that could become airborne, including furniture, planters, bikes, toys and other outdoor items to a secure location. Trim trees and branches so they won't break off during a storm. If you have a pool, cover it and secure the cover; if you have a shed, close and secure the door. Check your foundation and repair cracks, cover your outside HVAC components, and if you have a sump pump, test it ahead of time.

Get the interior.

Secure wall hangings, and take any outdoor art inside. Turn your refrigerator to the coldest setting to prevent spoilage in a power outage and remove fuses from your air conditioner to protect it from damage. If you need to evacuate, unplug all of your major appliances. If possible, move small electronics to a higher floor. Turn off the main water valve to the home, cut off the electricity at the circuit breaker, and turn off the gas at each appliance.

Vehicle prep

Fill the gas tanks and move your cars to higher ground or into your garage and away from trees and power lines.

If your Northeast Florida home is damaged in a hurricane or tropical storm, call SERVPRO of The Beaches/Ponte Vedra. Our highly trained restoration technicians have the experience and equipment to restore your Jacksonville, Jacksonville Beach or Ponte Vedra home to its pre-storm condition. A trusted leader in the water restoration industry, we've served our community for more than 40 years. Call 904-246-6118 or contact us through our website at servpro.com/locations/fl/servpro-of-jacksonville-beach-ponte-vedra/contact.

PET PREPAREDNESS

Don't forget about pets when preparing for a hurricane. Your disaster kits should be in easy-to-carry waterproof containers and stored in an accessible location. Here's a checklist.

- Your written family/pet disaster plan
- Crate/carrier and bedding
- Food, water, manual can opener and dishes
- Plastic bags, paper towels, newspaper
- Cleaning supplies, disinfectants
- Collar, leash, harness

- Muzzle, gauze rollsIdentification tags
- Current medical and vaccination records
- Extra medications or copies of current prescriptions
- Current photos of you and your pet(s) together
- Pet comfort items: towels, blankets, toys
- A list of hotels, motels, shelters and

PET continues on Page 29



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Strengthen property, check insurance coverage

The 2025 Atlantic Hurricane Season officially began Sunday. Now is the time to strengthen your property to reduce potential damage and check your insurance coverage to make sure you are financially prepared if a storm damages your property, says the American Property Casualty Insurance Association (APCIA). The National Oceanic and Atmospheric Administration (NOAA) is forecasting an above-normal season.

"Natural disasters in recent years have caused billions of dollars in damages, which is a key reason why insurance costs have risen," said Michael Richmond-Crum, senior director of personal lines at APCIA. "To help make insurance more affordable and available long-term. it is critical to increase the resiliency of homes and communities and reduce costly damage from severe weather. Many insurers offer premium discounts for certain steps that homeowners take to reduce the potential for damage from a storm. Discounts vary by company, so talk to your insurer or agent to see what discounts are available."

The following steps are low-cost ways homeowners can strengthen their property for hurricane season:

• Start by checking around your home or business and trimming back any nearby branches or trees, especially ones that hang over or close to your home.Inspect the roof and repair any loose or damaged shingles.

• Secure loose gutters and seal gaps and cracks around windows and doors to prevent water intrusion.

• Installing a wind-rated garage door or hurricane shutters and upgrading the home to the Insurance Institute for Business & Home Safety's Fortified construction standard (see fortifiedhome.org) are additional measures to consider.

In recent years, costs to repair and rebuild homes and businesses after a natural disaster have risen significantly. In the last five years, the cost of construction labor has increased 36.3% while the cost of building materials are up 42.7%.

"As part of your hurricane season prep, take time to review your insurance policy and verify with your insurer or agent that your coverage is keeping pace with these cost increases," added Richmond-Crum.

When reviewing your insurance policy, consider the following:

• Carefully review your policy limits and deductible (i.e., the amount you will pay out of pocket if you have a claim), and make adjustments, if needed, to ensure you have an appropriate amount of coverage to recover if your property is damaged. Raising your deductible is one way to potentially lower your premium,



but make sure you can afford the higher deductible and understand that any damage that falls below the deductible will be out of pocket.

• Ask if your policy pays replacement cost or actual cash value. Actual cash value takes depreciation into account and replacement cost is the amount necessary to rebuild your home with materials of like kind and quality up to policy limits.

• Consider adding key additional coverages, such as automatic inflation guard, extended replacement cost and building code/ordinance coverage.

• Evaluate your need for flood insurance. Flood damage is typically not covered under a standard homeowner's policy. Flood insurance is available as a separate policy through the National Flood Insurance Program or the private market.

Other steps to take to prepare for hurricane season:

• Make a home inventory using your cell phone to take pictures and videos of your home and your home's contents.

• Gather copies of your home, auto and flood insurance policies and keep them in a safe, accessible place.

• Save your insurer's contact info to your phone's contacts so you can easily and quickly start the claims process if your home is damaged.

• If your insurer has an app available, download it on to your phone for easy access to policy information.

APCIA is the primary national trade association for home, auto and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. AP-CIA members represent all sizes, structures, and regions — protecting families, communities and businesses in the United States and across the globe.









Understanding the hurricane categories

How severe is that hurricane you're watching? The Saffir-Simpson Hurricane Wind Scale helps to describe that intensity at a glance.

This rating of between 1 and 5 is based on a hurricane's maximum sustained wind speed. That means it does not take into account other potentially deadly hazards such as storm surge, rainfall flooding and tornadoes.

The scale can help with estimates for potential property damage. While all hurricanes produce life-threatening winds, hurricanes rated Category 3 and higher are designated major hurricanes. These can cause devastating to catastrophic wind damage and a significant loss of life due to the strength of the winds.

Here's a look at the categories:

Category 1: Sustained winds of 74-95 mph. This means well-constructed frame homes could have damage to the roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles could result in power outages that could last a few to several days.

Category 2: Sustained winds of 96-110 mph. This means well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block



roads. A near-total power loss is expected with outages that could last from several days to weeks.

Category 3: Sustained winds of 111-129 mph. This means well-built frame homes may take major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking roads. Electricity and water will be unavailable for several days to weeks after the storm passes.

Category 4: Sustained winds of 130-156 mph. This means well-built frame homes can sustain severe damage with a loss of most of the roof structure and some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Category 5: Sustained winds of 157 mph or greater. This means a high percentage of frame homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to months. Most of the area will be uninhabitable for weeks or months.

Pet

Continued from 27

boarding kennels that accept pets

- Detailed instructions for animal care and rescue workers
- First-aid kit for your pet(s)
- Flashlights, batteries
- Out-of-state telephone contact number
- Label all pet supplies with your name, address and telephone number

What if your pet is a bird, reptile, amphibian or a small pet? See sjcfl. us/hurricane-preparedness.

> --- Adapted from sjcfl.us/departments/ emergency-mgmt





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